STATE OF SOUTH CAROLINA  (Caption of Case)  Example: Application for a Class C Charter Certificate from John Doe dba Doe's Limo	BEFORE THE PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA TRANSPORTATION COVER SHEET DOCKET NUMBER: 2021 - 194 - T
(Please type or print) Submitted by: Robert Severance	If this is your first time filing an application with the PSC, you will not have a Docket Number. The Commission will assign one to you. If you have filed with the Commission before, a Docket Number was assigned and should be entered above.
Address: 8076 Fort Hill Way  Myrtle Beach, SC 29579  NOTE: The cover sheet and information contained herein neither replace as required by law. This form is required for use by the Public Service.	Fax: Other:  Email: into @ elitetrans poet Service . com
as required by law. This form is required for use by the Public Service of the filled out completely.  NATURE OF ACTION	Commission of South Carolina for the purpose of docketing and must
Application - Class A/A Restricted  Application - Class C Taxi  Application - Class C Charter  Application - Class C Charter Bus  Application - Class C Non-Emergency  Application - Class C Stretcher Van  Application - Class E Household Goods  Application - Class E Hazardous Waste  Application  Request for Extension to Comply with Order	Request for Name Change on Certificate Request to Amend Scope of Authority Request to Amend Tariff (rate increase, etc.) Request to Amend Passenger Limit Request Exhibit Late-Filed Exhibit Letter Proposed Order Publisher's Affidavit
Request for Order Granting Authority to Obtain a Certificate of Public Convenience and Necessity to be Rescinded  Request for Cancellation of Certificate  Request for Suspension	Reservation Letter Response Return to Petition

If you have any questions about this form, please contact the PUBLIC SERVICE COMMISSION at 803-896-5100.

### PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA

### APPLICATION FOR CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY FOR OPERATION OF MOTOR VEHICLE CARRIED

	ACCEPTED FOR PROCESSING
PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA	Ä
101 Executive Center Drive, Suite 100	臣
Columbia, South Carolina 29210	Ū.
Phone: (803) 896-5100 Fax: (803) 896-5199	R
	PR
APPLICATION FOR CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY FOR	Ô
OPERATION OF MOTOR VEHICLE CARRIER	ËS
	SIZ
Date: 5/20/21	<u>-</u>
CLASS C - CHARTER	2021 June
	Jun
Application to be a large of the second of t	
Application is hereby made for a Certificate of Public Convenience and Necessity, in accordance with the proof S.C. Code Ann., § 58-23-10, et seq. (1976), and amendments thereto.	م vision ب
or b.c. code Am., g 36-23-10, et seq. (1976), and amendments thereto.	:04
	₽
1. ET1. T	-
Name under which business is to be conducted.	SCF
Name under which business is to be conducted (corporation, partnership, or sole proprietorship, with or without trade	name.)
8076 Fort Hill Way Myrtle Beach, SC 2957	
Street Address of Applicant	2021-194-T
	<u> </u>
Mailing Address of Applicant (if different from street address)	<del></del>
(843) 796-0801	
Phone Fax	Page
info@ elitetransportservice. com	ge 2
Email Address	
2. If the Applicant is an LLC or a corporation, a copy of the Certificate of Existence from the South Carolina	22
Secretary of State and the Articles of Incorporation must be attached. (If incorporated outside of SC, attach to	South
Carolina Secretary of State "Foreign Corporation" Certificate.)	
3 Select Entity Tymes (Cheek and)	
<ol> <li>Select Entity Type: (Check one)</li> <li>Individual Owner/Sole Proprietorship</li> </ol>	
Partnership - List names and addresses of all person having an interest in the business.	
Corporation - List names and addresses of two principal officers.	
	<del></del>
	<del></del>

ACCEPTED FOR PROCESSING Applicant is financially able to furnish the services as specified in this application and submits the following statement of assets and liabilities. **Financial Statement** Applicant's assets and liabilities are as follows: Assets: Liabilities: Value of Real Estate 0 Mortgage/Loan on Real Estate 0 Value of Motor Vehicles 85 K Loans Owed on Motor Vehicles 35 K Cash on Hand 5K <del>202</del>1 June 11, 9:04 AM - SCPSC - 2021-194-T - Page 3 of 22 Business/Other Loans Owed ٥ Cash in Bank aok Other Liabilities or Debts 0 Value of Other Assets and 35K **Total Liabilities** JK Equipment **Total Assets INSTRUCTIONS:** 

- 1. "Value of Real Estate" means the actual or estimated market value of any real property/buildings owned by the Company/Business Applying for a Certificate.
- 2. "Mortgage/Loan on Real Estate" means the outstanding balance on any Mortgage, Equity Line or other Loan secured by the Real Estate listed in Item 1.
- 3. "Value of Motor Vehicles" means the actual or fair estimated value of any moving vans, trucks or other vehicles owned by the Company/Business Applying for a Certificate.
- 4. "Loans Owed on Motor Vehicles" means the outstanding balance on any loans or liens on the vehicles listed in Item 3.
- 5. "Cash on Hand" is the total of actual cash held by the Company/Business applying for a Certificate on the day this form is filled out.
- 6. "Business/Other Loans Owed" means the outstanding balance on any small business loan or other unsecured loan made by a person, bank or business to the Business/Company applying for a Certificate.
- 7. "Cash in Bank" means the current balance in checking accounts, savings accounts or the like in the name of the Company/Business applying for a Certificate. Do not include retirement accounts or personal bank account balances.
- 8. "Value of Other Assets and Equipment" should include the actual or estimated value of items such as office equipment (computers/furnishings), moving equipment (hand trucks/blankets/strapping), and trailers.
- 9. "Other Liabilities or Debts" means specific amounts/balances which the Company/Business applying for a Certificate knows that it owes to other persons or companies; for example Franchise Fees. This does NOT include regular bills such as electricity bills, security system costs, insurance, salaries, etc.

### PROPOSED RATES AND CHARGES FOR SERVICE

### Proposed Rates and Charges:

SUV Service \$75 / hour + gratuity Limo Service \$90 / hour + gratuity

Requested Scope of Authority: Check all counties in which you are requesting permission to operate. You will only be allowed to operate in those counties checked below. You may request "Statewide" authority if you intend to operate in all counties in South Carolina.

Abbeville	Cherokee	Florence	Lee	Saluda
Aiken	Chester	Georgetown	Lexington	Spartanburg
Allendale	Chesterfield	Greenville	Marion	Sumter
Anderson	Clarendon	Greenwood	Marlboro	Union
Bamberg	Colleton	Hampton	McCormick	Williamsburg
Barnwell	Darlington	Horry	Newberry	York
Beaufort	Dillon	Jasper	Oconee	
Berkeley	Dorchester	Kershaw	Orangeburg	Statewide
Calhoun	Edgefield	Lancaster	Pickens	
Charleston	Fairfield	Laurens	Richland	

### **DESCRIPTION OF EQUIPMENT**

You are **not** required to own a vehicle to file an application. However, prior to being issued a certificate by ORS, you will be required to have obtained a vehicle.

Maximum Number of Passengers Vehicle is Equipped to Carry: (The number of passengers a vehicle is equipped to carry is based on the number of <u>seatbelts</u> in the vehicle, including the driver's seatbelt.)

- 1-7 Passengers, including driver
- 8-15 Passengers, including driver

MAKE	YEAR &	MODEL	VIN#	EMPTY WEIGHT
Chevy	2016	Tahoe	IGNSKAKCXGR 282421	5473 lbs
	<del></del>			
		·		
			700	
	,			

This form MUST BE COMPLETED.

The insurance quote must be complete, listing current insurance premiums. At the discretion of the Commission, a copy of current, insurance quote must be complete, listing current insurance policies may be required. Do not provide a copy of insurance policies may be required to opurchase insurance until your application has been approved and an order has been issued by the PSC. THIS IS ONLY A QUOTE PROPORTION TO SERVICE UC Name of Applicant

8076 Fort Hill Way Myttle Book SC 29579

Address of Applicant

Limits Quoted: (See Below)

Limits Quoted: (See Below)

The above quoted premium is for a term of 12 months.

Minimum Limits - Intrastate Only:

1-7 Passengers\* \$ 25,000/50,000/25,000

8-15 Passengers\* \$ 25,000/100,000/25,000

Amend of Insurance Company

Amend of Insurance Company

I, the Applicant, am familiar with the Commission's Rules and Regulations relating to insurance requirements and the above quote meets the minimum insurance limits prescribed. The insurance company making this quote is authorized by the South Carolina Department of Insurance to do business in South Carolina.

authorized by the South Carolina Department of Insurance to do business in South Carolina.

### NOTICE:

If you wish to self-insure your motor vehicles for liability and property damage, you must comply with S.C. Code Ann. Sections 56-9-60 and 58-23-910. For more information, contact the Department of Motor Vehicles at (803) 896-8457 or (803) 896-9903.

If you wish to apply as a self-insured for worker's compensation coverage in South Carolina you may do so with the South Carolina Worker's Compensation Commission (WCC) provided that you will be able to: 1) post a surety bond or letter-of-credit with the WCC for a minimum of \$500,000, 2) agree to pay a yearly self-insurance tax, and 3) agree to pay an annual assessment to the South Carolina Second Injury Fund. For more information, contact the WCC Self-Insurance Division at (803) 737-5712 or on the web at www.wcc.state.sc.us/self-insurance.

## Exhibit Fit, Willing, and Able (FWA)

	Elite	Transportation Service LLC Name of Applicant
		Name of Applicant
1.		outstanding judgments against the Applicant?
	O Yes	⊗ No
	If Yes, list judgements h	ere:
2.	Is Applicant familiar with	all statutes and regulations, including safety regulations and governing for-hire motor
	carrier operations in Sout	h South Carolina, and does Applicant agree to operate in compliance with these
	statutes and regulations?	
	⊗ Yes	O No
3.	Is Applicant aware of the	Commission's insurance requirements and the insurance premium costs associated
	therewith?  X Yes	O No
	194	O -10

## **Exhibit on Driver Qualifications**

1	. Appli	icant understands that	t all d	drivers must be a minimum of 18 years of age.
		Yes		No
2	and st	cant understands that uch record from the D intained in the Appli	JIVI V	rtified copy of the driver's three (3) year driving record issued by the SC DM of the state in which the driver is or has been domiciled for such period must business office.
	Ø	Yes	0	No
3.	must (	e maintained in the A	a cri Appli	minal history background check from the state where the driver currently live cant's business office.
	Ø	Yes	0	No
4.	state o	f residence of the dri	atıng	rivers operating a vehicle under a Class C Certificate must have in a charter vehicle, a valid driver's license issued by the SC DMV or the currer
	Ø	Yes	0	No
5,	State L	s to drivers who are	regis	lass C Certificate holders are prohibited from employing or leasing tered, or required to be registered, as sex offenders with the South Carolina or any national registry of sex offenders.

### PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA 101 EXECUTIVE CENTER DRIVE, SUITE 100 COLUMBIA, SOUTH CAROLINA 29210

Applicant is familiar with the provision of S.C. Code Ann. §58-23-10, et seq.(1976), and amendments thereto, and R.103-100 through R.103-241 of the Commission's Rules and Regulations for Motor Carriers (S.C. Code Ann. Regs., 1976), and R.38-400 through R.38-503 of the Department of Public Safety's Rules and Regulations for Motor Carriers (Volume 2, S.C. Code Ann., 1976) and amendments thereto, and hereby promises compliance therewith.

S.C. Code Ann. Section 58-3-250 states, in part, that every final order of the Commission must be served by electronic service, registered or certified mail, upon the parties to the proceeding or their attorneys.

### Please check the applicable box:

The Applicant AGREES to receive future Commission orders related to the Applicant's authority in South Carolina through the Commission's eService System. The Applicant authorizes the Commission to serve its orders by using the email address as it appears on page one of this Application. To sign up for eService notifications, please visit www.psc.sc. gov to create a My DMS account.

The Applicant DOES NOT AGREE to receive future Commission orders related to the Applicant's authority in South Carolina through the Commission's eService System.

The Applicant for the Certificate of Public Convenience and Necessity as set forth in the foregoing, swear or affirm that all statements contained in the above application are true and correct.

Applicant's Signature

Title of Applicant (e.g. President, Owner, etc.)

STATE OF SOUTH CAROLINA

COUNTY OF HOME

SWORN TO BEFORE ME

This day of June 2021

Notary Public

Commission Expires

FRANCECCESPINAL

STATE OF SOUTH CAROLINA

OF THE STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

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STATE OF SOUTH CAROLINA

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### CERTIFIED TO BE A TRUE AND CORRECT COPY AS TAKEN FROM AND COMPARED WITH THE ORIGINAL ON FILE IN THIS OFFICE

Filing ID: 200110-1626174

Filing Date: 01/10/2020

Jan 10 2020 REFERENCE ID: 455061

## Mark Hammon

# ARTICLES OF ORGANIZATION Limited Liability Company – Domestic

STATE OF SOUTH CAROLINA

SECRETARY OF STATE

The undersigned delivers the following articles of organization to form a South Carolina limited liability company pursuant to S.C. Code of Laws Section 33-44-202 and Section 33-44-203.

1	The name of the limited liability company (Company ending must be included in name*)					
	Elite Transportation Service LLC					
	"Note: The name of the limited liability company must contain one of the following endings: "limited liability company" or "limited company" or the abbreviation "L.L.C.", "L.C.", "L.					
	company" or the abbreviation "L.L.C.", "LLC", "L.C.", "LC", or "Ltd. Co."					
2.	The address of the initial designated office of the limited liability company in South Carolina is 232 Avery Dr					
	(Street Address)					
	Myrtle Beach, South Carolina 29588					
	(City, State, Zip Code)					
3.	The initial agent for service of process is					
	Robert Severance					
	(Name)					
	(Signature of Agent)					
	And the street address in South Carolina for this initial agent for service of process is:					
	232 Avery Dr					
	(Sfreet Address)					
	Myrtle Beach					
	(City) South Carolina 29588 (Zip Code)					
4.	List the name and address of each organizer. Only one organizer is required, but you may have more than one.					
(a)	Robert Severance					
	(Name)					
	232 Avery Dr					
	(Street Address)					
	Myrtle Beach, South Carolina 29588 (City, State, Zip Code)					
,	with order					

### CERTIFIED TO BE A TRUE AND CORRECT COPY AS TAKEN FROM AND COMPARED WITH THE ORIGINAL ON FILE IN THIS OFFICE

Jan 10 2020

Mark Hammon D. SECRETARY OF STATE OF SOUTH CAROLINA	
BECRETARY OF STATE OF SOUTH CAROLINA	

RI	EFERENCE ID: 455061	
	,	Elite Transportation Service LLC
4	W. L. L. D.	
ECRE	TUME TTO MAN MAN TO STATE OF SOUTH CAROLINA	
		Name of the Automate
(1	b)	Name of Limited Liability Company
	(Name)	
	(Street Address)	
	(City, State, Zip Code)	
	, , , , , , , , , , , , , , , , , , ,	
5.	. Check this box only if the company is to be a terr	The same and the same as a second sec
	term specified.	n company. If the company is a term company, provide the
6.	Check this box only if management of the limited	liability company is vested in a manager or managers. If this
	outharry is to be managed by managers, include	the name and address of each initial manager.
(a	.)	
	(Name)	
	70A	
	(Street Address)	
	(City, State, Zip Code)	
(b	·)	
	(Name)	
	(Name)	
	(Street Address)	
	•	
	(City, State, Zip Code)	
	(Oily, State, Elp Code)	
7.	Check this hav only if one or more of the marrhay	PM
٠.	under Section 33-44-303(c). If one or more members a	rs of the company are to be liable for its debts and obligations are so liable, specify which members, and for which debts,
	congations of natinges such members are liable in their	capacity as members. This provision is optional and does
	not have to be completed.	The previous to optional did toes

8. Unless a delayed effective date is specified, these articles will be effective when endorsed for filing by the Secretary of State. Specify any delayed effective date and time 01/10/2020

# CERTIFIED TO BE A TRUE AND CORRECT COPY AS TAKEN FROM AND COMPARED WITH THE ORIGINAL ON FILE IN THIS OFFICE

Jan 10 2020 REFERENCE ID: 455061

Mark Hammon D. SECRETARY OF STATE OF SOUTH CAROLINA

Elite Transportation Servi	ce LLC	
	Managetti, it assessed	e

Name of Limited Liability Company

- 9. Any other provisions not consistent with law which the organizers determine to include, including any provisions that are required or are permitted to be set forth in the limited liability company operating agreement may be included on a separate attachment. Please make reference to this section if you include a separate attachment.
- 10. Each organizer listed under number 4 must sign.

ROBERT SEVERANCE	RO	BEF	ET S	EVE	RΑ	NCE
------------------	----	-----	------	-----	----	-----

Signature of Organizer

Date: 01/10/2020

Signature of Organizer

Date: /-10-20



RRL Insurance Agency 4450 W. Eau Gallie Blvd., Suite 115 Melbourne, FL 32934

# INSURANCE PROPOSAL PREPARED FOR:

Presented on: May 21, 2021

### **Elite Transportation Service LLC**

This presentation is designed to give you an overview of the insurance coverage we recommend for your company based on the information and request you have provided us. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage, conditions and exclusions.

Please make sure that you compare all coverage before you make your decision. Please look this proposal over and if there are any errors, on any of the enclosed material, please advise our agency and we will amend accordingly.

As always if we can assist you further please do not hesitate to contact our office.

Lori Weaver Sales Executive (321) 421-6309 Tracy Zelonski Customer Service Representative



Printed on: 5/21/2021 8:56:59 AM

**ELITTRA-03** 

### Commercial Automobile Limits

Insurer: Columbia Insurance Company

**Policy Term**: 5/24/2021 - 5/24/2022

Coverage's	Limits	
Combined Single Limit –	A CONTRACTOR OF THE PERSON OF	\$500,000
Uninsured Motorist (UM) Split Limits	Bodily Injury	\$25,000/\$50,000/\$25,000
Comprehensive	a	See Schedule of Vehicles
Collision		See Schedule of Vehicles

Note: A vehicle used in a taxi, limousine service or bus to transport passengers for hire between points within the state and points outside the state (interstate operation) with a seating capacity of 15 passengers or less (including the driver) may require \$1,500,000 CSL liability coverage. Vehicles carrying 15 or more passengers may require \$5,000,000.

Physical damage claims are settled based on the actual cash value of your vehicle; however, a claim will not settle for more than the stated amount you place on your vehicle. **Binding Subjectives:** Signed Application and forms

	Scho	dule of Ve Physical D		
	Year, Make, Model, VIN	Deduc Other Than Collision	tible Callision	Stated Amount
1	2015 Ford E450 1FDFE4FSOFDA03019	\$2,500	\$2,500	\$50,000

Signature Date

	Sch	nedule of Drive	ers	
ii d	Driver Name	Date of Birth	DL #	State Licensed
1	Robert Joseph Severance	9/5/1985	6	SC

PLEASE REVIEW ALL DRIVERS FROM YOUR SCHEDULE AND COMPARE WITH OUR SCHEDULE. ONLY DRIVERS LISTED ABOVE WILL BE COVERED ON THE POLICY. If any other drivers need to be added, please notify us as soon as possible. Rated Driver policy Failure to accurately and completely report all driver information may result in premium differences.

* The second sec	× ————————————————————————————————————
Signature	Date

Premium Summary			
Return Signed application and down payment by:	5/24/2021		
Description of Coverage's	Premium		
Commercial Auto	\$6,578.00		
Annual Premium	\$6,578.00		
Down Payment	\$1,315.60		
Monthly Payments	\$557.45		
Number of Installments	10		
Due Date	On the 24 <sup>th</sup> of each month		

### **Proposal Acceptance**

The coverage summaries contained in this document are intended as an outline of coverage only and are necessarily brief. In the event of a loss, all terms, conditions, exclusions, and other provisions of the actual policy will apply. For specific information, please refer to your policies.

### **Elite Transportation Service LLC**

POlic	iicy Term: 5/24/2021 – 5/24/2022			
Che	neck One:			
	I accept this proposal as presented.			
	I accept this proposal with the following	ng change	es:	
				7
	×		×	
Signo	nature {	Date		



### RRL INSURANCE AGENCY

### ACH /Credit Card REQUEST AUTHORIZATION FORM

Modified: May 4, 2021

Complete all the information below, return to sender via email, and attach a copy of a blank/voided check or bank account verification letter (direct deposit form).

We authorize RRL Insurance Agency (the Company) to initiate an electronic ACH debit or credit entry to our account with the depository name below. If the Company erroneously debits/credits funds to our account, we authorize the Company to initiate the necessary reversing entry not to exceed the total of the original amount for the entry in question. We acknowledge that the origination of ACH transfers to or from our account must comply with the provisions of U.S. Law and the Rules of the National Automated Clearing House Association.

Checking□ Savings□ Credit Card□
The second secon

Thereby authorize the Company to electronically withdraw the above amount from the bank or credit card designated above. I understand I can revoke this authorization by sending an email notification at least 10 business days before a scheduled withdrawal.

Authorized Signature:			
Print Name:	Robert "Bob" Severance		
Company Name:	Elite Transportation Service LLC		
Contact Phone Number:	(843) 796-0801	Date:	

### Remember to deduct this amount from your bank account.

- <sup>1</sup> This will be the name of the banking account, or the account name listed on check stock. If this is a personal bank account, it will most likely be the first and last name of the account owner. If it is a joint bank account, use one of the names for the account.
- <sup>2</sup> The Bank ACH Routing Number is often the routing number indicated on the bottom of a check.
- <sup>3</sup> Credit card option is also available (AMEX, MC, VISA and Discover) \*\*Convenience fee and restrictions apply. \*\*Credit Card Convenience Fee: For the convenience of this service, the credit card processing company (x-Press payment) charges a minimum of 3.25% plus \$.40. This fee is not collected by RRL Insurance Agency.

### Commercial Insurance Proposal

**RRL Insurance Agency** appreciates the opportunity to present this insurance proposal for your consideration. This proposal is issued as a matter of information only. The information contained in this proposal is based on the historical loss experience, exposures and valuations that were provided to RRL Insurance Agency.

Please note that the limits of coverage being proposed can be modified, increased or decreased to meet the changing insurance needs of your business. Please understand that no insurance has yet been provided. Coverage is not bound until specifically instructed to do so and the appropriate premium payment is received. Commercial Auto Policy taxes/fees normally include a Loss Control Fee collected to help cover the expenses involved in processing drivers for the policy. All coverage summaries are for proposal only and are subject to carrier's terms, conditions, limitations and exclusions. You should consult policy for definitions and limitations. The terms of this proposal do not represent contract terms. The policy is subject to company underwriting practices.

The intent of any insurance proposal is not to mimic the insurance policy, but to give a summary of possible coverage. Not all customers will choose all coverage displayed in the insurance proposal, and additional coverage may be added after the proposal is delivered. Please sign and reject in writing any coverage not chosen.

Named Insured: Elite Transportation Service LLC

### **DRIVER CERTIFICATION**

I understand that all drivers must be reported to the Company upon hire and must meet the following to be eligible:

- 1) Have at least 2 years of verifiable driving experience as evidenced by a current MVR.
- 2) All drivers must meet minimum requirements as per the Insurance Company MVR Guidelines provided at the time of quotation. (Additional copies of these guidelines can be provided upon request.)
- 3) Drivers must possess the proper license type to include applicable endorsements in order to operate vehicles designed to transport specific numbers of passengers per state and federal laws.

I understand and agree that this Certification is part of the Insureds Application.

x	к
Insured Signature	Date
Policy Number	

DATE:

TO:

05/21/2021 Lori Weaver

**RRL Agency** 

4450 W. EAU GALLIE BLVD. #115

Melbourne, FL 32934

Agency Fax: (321)757-6182

RE:

Elite Transportation Service, LLC

Renewal of Policy #: NEW

QUOTATION

Agency Code: 97597

### **Quotation Premium**

Policy Term: 05/24/2021 - 05/24/2022 Quote Exp Date: 06/19/2021 12:01 AM

Premium:

\$6,578.00

Total:

\$6,578.00

Minimum Earned Percent:

0.00 % Minimum Earned Premium: \$ 0.00

Note: Policy Fees are fully earned.

Policy Type: Occurrence

Carrier(s):

Columbia Insurance Company - 3024 Harney Street Omaha NE 68131

Admitted

Locations:

Myrtle Beach, SC, 29575

**Commercial Auto** 

Coverage Limit Deductible Valuation Rate

Comprehensive and Collision Combined - Stated Amount \$50,000 2500 Comp2500 Coll Stated Amount

CSL \$500,000

Uninsured Motorist Non Stacked - Split Limits 25/50/25

Endorsements/Exclusions: (include, but are not limited to, the following terms, conditions and exclusions.)

Conditions: (include, but are not limited to, the following terms, conditions and exclusions.)

A written bind request must be received to bind coverage

Cancellation is possible for unreported drivers

Copy of completed, signed company APP PRIOR TO BINDING

Copy of completed UM form PRIOR TO BINDING

Copy of premium finance if any

Minimum acceptable driver age is 23, Acceptable MVR, surcharge or exclusion may be required

Rating could change if employee/driver list changes

Subject to losses as presented

See Auto Schedule

05/21/21 Page 2 of 2

### **Special Provisions:**

This quotation is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the quote, and to review with the insured the terms of the quote carefully, as the coverage, terms and conditions may be different than those on original application. PROPERTY DISCLAIMER: Client ultimately selects insured values. All requests to bind coverage must be received in our office in writing. Coverage cannot be backdated or presumed to be bound without confirmation from an authorized representative of Hull & Company, LLC. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

Be advised that if Hull & Company, LLC has not received a response from you by the expiration date of this quote, we will consider this quotation closed. Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

Please review and advise if you have any questions. We look forward to hearing from you concerning placement of this coverage.

### IPFS CORPORATION

A	CASH PRICE (TOTAL PREMIUMS)	\$6,578.00
В	CASH DOWN PAYMENT	\$1,315.60
C	PRINCIPAL BALANCE	\$5,262.40

(877)674-3076 FAX: (800)808-8784 **CUSTOMER SERVICE: (877)674-3076** 

AGENT	ŀ
(Name & Place of business)	ŀ
RRL INS AGENCY/FL FKA EUCLID INS AG	ı
	١.

4450 W EAU GALLIE BLVD STE 115

MELBOURNE, FL 32934 (800)333-7754 FAX: (321)757-6182 INSURED (Name & Residence or business) Elite Transportation Service LLC 8076 Fort Hill Way

Myrtle Beach, SC 29579 (843)796-0801 info@elitetransportservice.com

ELITTRA-03

Commercial

**Quote Number: 15811483** 

ACCEPTED FOR PROCESSING -

une 11 9:04 AM

SCPS

DDEMILIA

Account #:

**LOAN DISCLOSURE** 

ANNUAL PERCENTAGE RATE IFINANCE CHARGE AMOUNT FINANCED TOTAL OF PAYMENTS The dollar amount the credit will The amount of credit provided to The amount you will have paid after you The cost of your credit as a yearly rate. have made all payments as scheduled cost you. you or on your behalf. \$5,262.40 \$5.574.50 \$312.10 12.740%

### YOUR PAYMENT SCHEDULE WILL BE

Number Of Payments	Amount Of Payments
10	\$557.45

DOLICY ODERLY

When Payments Are Due Beginning:

MONTHLY 06/24/2021

ITEMIZATION OF THE AMOUNT FINANCED: THE AMOUNT FINANCED IS FOR APPLICATION TO THE PREMIUMS SET FORTH IN THE SCHEDULE OF POLICIES UNLESS OTHERWISE NOTED.

MINIMUM

Security: Refer to paragraph 1 below for a description of the collateral assigned to Lender to secure this loan.

Late Charges: A late charge will be imposed on any installment in default 5 days or more. This late charge will be 5.00% of the installment due. Prepayment: If you pay your account off early, you may be entitled to a refund of a portion of the finance charge in accordance with Rule of 78's or as otherwise allowed by law. The finance charge includes a predetermined interest rate plus a non-refundable service/origination fee of \$20.00. See the terms below and on the next page for additional information about nonpayment, default and penalties.

SCHEDITI E DE BOLICIES

AND NUMBER	OF POLICY	INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	EARNED PERCENT	TERM	FREMIUM
PENDING	05/24/2021	COLUMBIA INSURANCE CO HULL & CO/ALPHARETTA	COMMERCIAL AUTO	0.000%	12	6,578.00
				Broker Fee:		\$0.00
				TOTAL:		\$6,578.00

The undersigned insured directs IPFS Corporation (herein, "Lender") to pay the premiums on the policies described on the Schedule of Policies. In consideration of such premium payments, subject to the provisions set forth herein, the insured agrees to pay Lender at the branch office address shown above, or as otherwise directed by Lender, the amount stated as Total of Payments in accordance with the Payment Schedule, in each case as shown in the above Loan Disclosure. The named insured(s), on a joint and several basis if more than one, hereby agree to the following provisions set forth on pages 1 and 2 of this Agreement: 1. SECURITY: To secure payment of all amounts due under this Agreement, insured assigns Lender a security interest in all right, title and interest to the scheduled policies, including (but only to the extent permitted by applicable law); (a) all money that is or may be due insured because of a loss under any such policy that reduces the unearned premiums (subject to the interest of any applicable mortgagee or loss payee), (b) any unearned premium under each such policy, (c) dividends which may become due insured in connection with any such policy and (d) interests arising under a state guarantee fund. 2. POWER OF ATTORNEY: Insured irrevocably appoints its Lender attorney-in-fact with full power of substitution and full authority upon default to cancel all policies above identified, receive all sums assigned to its Lender or in which it has granted Lender a security interest and to execute and deliver on behalf of the insured documents, instruments, forms and notices relating to the listed insurance policies in furtherance of this Agreement.

NOTICE: A. Do not sign this agreement before you read it or if it contains any blank space. B. You are entitled to a completely filled in copy of this agreement. C. Under the law, you have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge. D. Keep your copy of this agreement to protect your legal rights.

RESECTIVE DATE

The undersigned hereby warrants and agrees to Agent's Representations set forth herein.

COVERAGE

Signature of Insured or Authorized Agent	DATE	Signature of Agent	D	ATE

2021-194-T age

Insured and Lender further agree that: 3. POLICY EFFECTIVE DATES: The finance charge begins to accrue as of the earliest policy effective date. 4. AGREEMENT EFFECTIVE DATE: This Agreement shall be effective when written acceptance is mailed to the insured by Lender. 5. DEFAULT AND DELINQUENT PAYMENTS: If any of the following happens insured will be in default: (a) a payment is not made when it is due, (b) a proceeding in bankruptcy, receivership, insolvency or similar proceeding is instituted by or against insured, or (c) insured fails to keep any promise the insured makes in this Agreement; provided, however, that, to the extent required by applicable law, insured may be held to be in default only upon the occurrence of an event described in clause (a) above. The acceptance by Lender of one or more late payments from the insured shall not estop Lender or be a waiver of the rights of Lender to exercise all of its П rights hereunder or under applicable law in the event of any subsequent late payment. 6. CANCELLATION: Lender may cancel the scheduled policies after O providing at least 10 days notice of its intent to cancel or any other required statutory notice if the insured does not pay any installment according to the terms of Ū this Agreement or transfers any of the scheduled policies to a third party and the unpaid balance due to Lender shall be immediately due and payable by the υ insured. Lender at its option may enforce payment of this debt without recourse to the security given to Lender. 7. CANCELLATION CHARGES: If Lender cancels any insurance policy in accordance with the terms of this Agreement and applicable law, then the insured shall pay Lender a cancellation charge equal to \$15.00 or the maximum amount permitted by law. If cancellation occurs, the insured agrees to pay a finance charge on the outstanding indebtedness at the maximum rate Ŏ authorized by applicable state law in effect on the date of cancellation until the outstanding indebtedness is paid in full or until such other date as required by law. Ш (Not applicable in KY, NV, and VT)8. INSUFFICIENT FUNDS (NSF) CHARGES: If insured's check or electronic funding is dishonored for any reason, the insured will pay to Lender a fee of \$30.00 or the maximum amount permitted by law. (Not applicable in AL and KY). 9. MONEY RECEIVED AFTER CANCELLATION: Any Ś payments made to Lender after Lender's Notice of Cancellation of the insurance policy(ies) has been mailed may be credited to the insured's account without any obligation on the part of Lender to request reinstatement of any policy. Any money Lender receives from an insurance company shall be credited to the balance due Lender with any surplus refunded to whomever is entitled to the money. In the event that Lender does request a reinstatement of the policy(ies) on behalf of the insured, such a request does not guarantee that coverage under the policy(ies) will be reinstated or continued. Only the insurance company has authority to reinstate the policy(les). The insured agrees that Lender has no liability to the insured if the policy(les) is not reinstated and Lender may charge a reinstatement fee where permitted up to the maximum amount allowed by law. 10. ASSIGNMENT: The insured agrees not to assign this Agreement or any policy listed hereon or any interest therein (except for the interest of mortgagees or loss payees), without the written consent of Lender, and that Lender may sell, transfer and assign its rights hereunder or under any policy without the consent of the insured, and that all agreements made by the insured hereunder and all rights and benefits conferred upon Lender shall inure to the benefit of Lender's successors and assigns (and any assignees thereof). 11. INSURANCE AGENT OR BROKER: The insured agrees that the insurance agent or broker soliciting the policies or through whom the policies were issued is not the agent of Lender; and the agent or broker named on the front of this Agreement is neither authorized by Lender to receive installment payments under this Agreement nor to make representations, orally or in writing, to the insured on Lender's behalf (except to the extent expressly required by applicable law). 12. FINANCING NOT A CONDITION: The law does not require a person to enter into a premium finance agreement as a condition of the purchase of insurance. 13. COLLECTION COSTS: Insured agrees to pay attorney fees and other collection costs to Lender to the extent permitted by law if this Agreement is referred to an attorney or collection agency who is not a salaried employee of Lender, to collect any money insured owes under this Agreement. (Not applicable in KY) 14. LIMITATION OF LIABILITY: The insured agrees 4. that Lender's liability to the insured, any other person or entity for breach of any of the terms of this Agreement for the wrongful or improper exercise of any of its powers under this Agreement shall be limited to the amount of the principal balance outstanding, except in the event of Lender' gross negligence or willful misconduct (not applicable in KY). Insured recognizes and agrees that Lender is a lender only and not an insurance company and that in no event does Lender ı assume any liability as an insurer hereunder or otherwise. 15. CLASSIFICATION AND FORMATION OF AGREEMENT. This Agreement is and will be a general intangible and not an instrument (as those terms are used in the Uniform Commercial Code) for all purposes. Any electronic signature or electronic record may be used in the formation of this Agreement, and the signatures of the insured and agent and the record of this Agreement may be in electronic form (as those terms are used in the Uniform Electronic Transactions Act). A photocopy, a facsimile or other paper or electronic record of this Agreement shall have the same legal effects as a manually signed copy. 16. REPRESENTATIONS AND WARRANTIES The insured represents that (a) the insured is not insolvent or presently the subject of any insolvency proceeding (or if the insured is a debtor of bankruptcy, the bankruptcy court has authorized this transaction), (b) if the insured is not an individual, that the signatory is authorized to sign this Agreement on behalf of the insured, (c) all parties responsible for payment of the premium are named and have signed this Agreement, and (d) there is no term or provision in any of the scheduled policies that would require Lender to notify or get the consent of any third party to effect cancellation of any such policy. 17. ADDITIONAL PREMIUM FINANCING: Insured authorizes Lender to make additional advances under this premium finance agreement at the request of either the Insured or the Insured's agent with the Insured's express authorization, and subject to the approval of Lender, for any additional premium on any policy listed in the Schedule of Policies due to changes in the insurable risk. If Lender consents to the request for an additional advance, Lender will send Insured a revised payment amount ("Revised Payment Amount"). Insured agrees to pay the Revised Payment Amount, which may include additional finance charges on the newly advanced amount, and acknowledges that Lender will maintain its security interest in the Policy with full authority to cancel all policies and receive all unearned premium if insured falls to pay the Revised Payment Amount. 18. PRIVACY: Our privacy policy may be found at https://ipfs.com/Privacy. 19. ENTIRE DOCUMENT / GOVERNING LAW: This document is the entire Agreement between Lender and the insured and can only be changed in writing and signed by both parties except that the insured authorizes Lender to insert or correct on this Agreement, if omitted or incorrect, the insurer's υ name and the policy number(s). Lender is also authorized to correct patent errors and omissions in this Agreement. In the event that any provision of this Agreement is found to be illegal or unenforceable, it shall be deemed severed from the remaining provisions, which shall remain in full force and effect. The laws of the State of South Carolina will govern this Agreement. 20. AUTHORIZATION: The insurance company(ies) and their agents, any intermediaries and the agent / broker named in this Agreement and their successors and assigns are hereby authorized and directed by insured to provide Lender with full and complete information regarding all financed insurance policy(ies), including without limitation the status and calculation of unearned premiums, and Lender is authorized and directed to provide such parties with full and complete information and documentation regarding the financing of such insurance policy(ies), including a copy of this Agreement and any related notices. 21. WAIVER OF SOVERIGN IMMUNITY: The insured expressly waives any sovereign immunity available to the insured, and agrees to be subject to the laws as set forth in this Agreement (and the jurisdiction of federal and/or state courts) for all matters relating to the collection and

AGENT/BROKER REPRESENTATIONS

enforcement of amounts owed under this Agreement and the security interest in the scheduled policies granted hereby.

The agent/broker executing this, and any future, agreements represents, warrants and agrees: (1) installment payments totaling \$0.00 and all applicable down payment(s) have been received from the insured in immediately available funds, (2) the insured has received a copy of this Agreement; if the agent/broker has signed this Agreement on the insured's behalf, the insured has expressly authorized the agent/broker to sign this Agreement on its behalf or, if the insured has signed, to the best of the undersigned's knowledge and belief such signature is genuine, (3) the policies are in full force and effect and the information in the Schedule of Policies including the premium amounts is correct, (4) no direct company bill, audit, or reporting form policies or policies subject to retrospective rating or to minimum earned premium are included, except as indicated, and the deposit of provisional premiums is not less than anticipated premiums to be earned for the full term of the policies, (5) the policies can be cancelled by the insured or Lender (or its successors and assigns) on 10 days notice and the unearned premiums will be computed on the standard short rate or pro rata table except as indicated, (6) there are no bankruptcy, receivership, or insolvency proceedings affecting the insured, (7) to hold Lender, its successors and assigns harmless against any loss or expense (including attorney fees) resulting from these representations or from errors, omissions or inaccuracies of agent/broker in preparing this Agreement, (8) to pay the down payment and any funding amounts received from Lender under this Agreement to the insurance company or general agent (less any commissions where applicable), (9) to hold in trust for Lender or its assigns any payments made or credited to the insured through or to agent/broker directly or indirectly, actually or constructively by the insurance companies and to pay the monies, as well as the unearned commissions to Lender or its assigns upon demand to satisfy the outstanding indebtness of the insured, (10) all material information concerning the insured and the financed policies necessary for Lender to cancel such policies and receive the unearned premium has been disclosed to Lender, (11) no term or provision of any financed policy requires Lender to notify or get the consent of any third party to effect cancellation of such policy, and (12) to promptly notify Lender in writing if any information on this Agreement becomes inaccurate.